

United States Bankruptcy Court
Eastern District of New YorkIn re:
Robert L. Cicero
DebtorCase No. 17-46980-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz
Form ID: 318DI7Page 1 of 2
Total Noticed: 36

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db
smg
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9170609
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9192283

Robert L. Cicero, 26 Strauss St, Staten Island, NY 10305-2985
+NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739
+NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
+Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
Diversified Adjustment Service Inc, PO Box 32145, Fridley, MN 55432-0145
FRISTSOURCE Advantage LLC, PO Box 628, Buffalo, NY 14240-0628
Louis I Festagallo, 4311 Avenue M, Brooklyn, NY 11234-3603
Marina District Dev. Co., LLC t/a Borgat, c/o Ryan, Brown, Berger & Gibbons,
1600 Market St Fl 14, Philadelphia, PA 19103-7240
Pioneer Credit Recovery, Inc, PO Box 345, Arcade, NY 14009-0345
Solomon and Solomon PC, Columbia Circle, PO Box 15019, Albany, NY 12212-5019
Sst/suntrust, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
Stevens Business Service, 92 Bolt St Ste 1, Lowell, MA 01852-5316
Sunrise Credit services, Inc, PO Box 9100, Farmingdale, NY 11735-9100
+Systems & Services Technologies, Inc., as servicer for Ge Money Bank,
c/o Kozeny & McCubbin, L.C. LLC, 12400 Olive Blvd, Ste 555, St. Louis, MO 63141-5460

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

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+E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 13 2018 18:31:49
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
+E-mail/Text: ustpreion02.br.ecf@usdoj.gov Apr 13 2018 18:31:19
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
EDI: AMEREXPR.COM Apr 13 2018 22:28:00 American Express, PO Box 360001,
Fort Lauderdale, FL 33336-0001
EDI: AMEREXPR.COM Apr 13 2018 22:28:00 American Express, PO Box 360001,
Fort Lauderdale, FL 33336-0001
EDI: AMEREXPR.COM Apr 13 2018 22:28:00 Amex, Correspondence, PO Box 981540,
El Paso, TX 79998-1540
EDI: AMEREXPR.COM Apr 13 2018 22:28:00 Amex, PO Box 297871,
Fort Lauderdale, FL 33329-7871
EDI: BANKAMER.COM Apr 13 2018 22:28:00 Bankamerica, PO Box 982238,
El Paso, TX 79998-2238
EDI: BANKAMER.COM Apr 13 2018 22:28:00 Bk of Amer, PO Box 982238,
El Paso, TX 79998-2238
EDI: BANKAMER2.COM Apr 13 2018 22:28:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
EDI: BANKAMER.COM Apr 13 2018 22:28:00 Bank of America, NC4-105-03-14, PO Box 26012,
Greensboro, NC 27420-6012
EDI: CHASE.COM Apr 13 2018 22:28:00 Chase Card, Attn: Correspondence, PO Box 15298,
Wilmington, DE 19850-5298
EDI: CHASE.COM Apr 13 2018 22:28:00 Chase Card, PO Box 15298,
Wilmington, DE 19850-5298
EDI: RCSFNBMARIN.COM Apr 13 2018 22:28:00 Credit One Bank NA, PO Box 98872,
Las Vegas, NV 89193-8872
EDI: RCSFNBMARIN.COM Apr 13 2018 22:28:00 Credit One Bank NA, PO Box 98873,
Las Vegas, NV 89193-8873
E-mail/Text: bknotice@ercbpo.com Apr 13 2018 18:31:22 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
E-mail/Text: bknotice@ercbpo.com Apr 13 2018 18:31:22 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
EDI: FSAE.COM Apr 13 2018 22:28:00 Firstsource advantage, LLC, PO Box 628,
Buffalo, NY 14240-0628
EDI: IIC9.COM Apr 13 2018 22:28:00 I.C. System, Inc, PO Box 64378,
Saint Paul, MN 55164-0378
E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 13 2018 18:31:49
New York State Dept of Taxation & Financ, Civil Enforcement Region, 4B W A Harriman Campus,
Albany, NY 12227-0001
E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 13 2018 18:31:49
New York State Dept of Taxation & Financ, PO Box 5300, Albany, NY 12205-0300
+E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 13 2018 18:31:48
New York State Dept of Taxation & Financ, Civil Enforcement Region, 4B W A Harriman Campus,
Albany, NY 12227-0001
EDI: DRIV.COM Apr 13 2018 22:23:00 Santander Consumer USA, PO Box 961245,
Fort Worth, TX 76161-0244

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0207-1

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; ahollander@windelsmarx.com; nl59@ecfcbis.com; jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Robert L. Cicero kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Sabita Hajaree-Ramsaran on behalf of Creditor Systems & Services Technologies, Inc. as
servicer for Ge Money Bank shramsaran@km-law.com, nybk@km-law.com, Kozeny@ecf.courtdrive.com
TOTAL: 4

Information to identify the case:Debtor 1 **Robert L. Cicero**Social Security number or ITIN **xxx-xx-5927**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-17-46980-nhl****Order of Discharge of Debtor(s)**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Robert L. Cicero
aka Roberto Cicero**BY THE COURT:**

Dated: April 13, 2018

s/ Nancy Hershey Lord
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.